

**Information to identify the case:**

Debtor 1	<b>Milton Deithorn Jr.</b> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-7764</b>
Debtor 2 (Spouse, if filing)	<b>Martha L. Deithorn</b> First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-0196</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-20451-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Milton Deithorn Jr.

Martha L. Deithorn

10/14/16

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Milton Deithorn, Jr.  
 Martha L. Deithorn  
 Debtors

Case No. 16-20451-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db/jdb +Milton Deithorn, Jr., Martha L. Deithorn, 5027 Apple Ridge Road,  
 Allison Park, PA 15101-1172  
 cr +JPMorgan Chase Bank, National Association, PO Box 469030, Glendale, CO 80246-9030  
 14177214 Bank of America, PO Box 15019, El Paso, TX 79998  
 14177216 +Capital One, PO Box 71087, Charlotte, NC 28272-1087  
 14177217 +Catholic Cemeteries, PO Box 641561, Pittsburgh, PA 15264-1561  
 14177218 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009  
 14177219 +Columbia Gas of Pennsylvania, 1020 N. Hartley St., York, PA 17404-2862  
 14177221 +Family Practice Medical Associates South, 1200 Brooks Lane, Suite 290,  
 Jefferson Hills, PA 15025-3765  
 14177222 +Gregory J. Fino, MD, 3 Penn Center West, Suite 127, Pittsburgh, PA 15276-0112  
 14177223 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054  
 14177224 +Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
 14177225 +Pennsylvania Medical Transport, 332 Wampum Avenue, Ellwood City, PA 16117-1269  
 14177229 Veterans Administration Healthcare Syst, University Drive C, Pittsburgh, PA 15240

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Oct 15 2016 01:40:24 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 15 2016 01:41:18 Duquesne Light Company,  
 411 7th Avenue, Pittsburgh, PA 15219-1942  
 14177213 +EDI: AMEREXPR.COM Oct 15 2016 01:18:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 14177220 +EDI: DISCOVER.COM Oct 15 2016 01:18:00 Discover Card, PO Box 71084,  
 Charlotte, NC 28272-1084  
 14177226 +EDI: SEARS.COM Oct 15 2016 01:18:00 Sears Credit, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 14177227 +EDI: CHASE.COM Oct 15 2016 01:18:00 Slate from Chase, PO Box 15123,  
 Wilmington, DE 19850-5123  
 14177228 +E-mail/Text: PFS.Analyst@stclair.org Oct 15 2016 01:41:07 St. Clair Hospital,  
 PO Box 640831, Pittsburgh, PA 15264-0831

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +JPMorgan Chase Bank, National Association, PO Box 469030, Glendale, CO 80246-9030  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
 PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
 Julian Neiser on behalf of Joint Debtor Martha L. Deithorn jneiser@pittlawyers.com  
 Julian Neiser on behalf of Debtor Milton Deithorn, Jr. jneiser@pittlawyers.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd  
 rive.com

TOTAL: 6